

## CENTRAL BANCORP, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1250035	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,839	\$1,428	-22.3%		
Loans	\$1,013	\$644	-36.4%		
Construction & development	\$23	\$3	-87.5%		
Closed-end 1-4 family residential	\$37	\$25	-32.6%		
Home equity	\$1	\$0	-41.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-21.8%		
Commercial & Industrial	\$25	\$13	-49.1%		
Commercial real estate	\$887	\$578	-34.8%		
Unused commitments	\$6	\$5	-25.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$107	\$230	115.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$21	\$92	331.6%		
Cash & balances due	\$508	\$305	-40.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,697	\$1,293	-23.8%		
Deposits	\$1,642	\$1,257	-23.5%		
Total other borrowings	\$35	\$10	-71.4%		
FHLB advances	\$35	\$10	-71.4%		
Equity					
Equity capital at quarter end	\$142	\$135	-4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	9.1%	--		
Tier 1 risk based capital ratio	16.6%	23.2%	--		
Total risk based capital ratio	18.0%	24.5%	--		
Return on equity <sup>1</sup>	-44.3%	-23.4%	--		
Return on assets <sup>1</sup>	-3.6%	-2.2%	--		
Net interest margin <sup>1</sup>	3.4%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	19.3%	22.7%	--		
Loss provision to net charge-offs (qtr)	-28.7%	-652.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.7%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	2.8%	45.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	46.3%	86.6%	0.7%	0.2%	--
Home equity	53.4%	63.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.9%	5.3%	2.5%	0.8%	--
Commercial & Industrial	40.5%	41.3%	4.6%	9.1%	--
Commercial real estate	38.4%	40.8%	1.2%	0.7%	--
Total loans	40.0%	44.5%	1.2%	0.8%	--